

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michelle Lee Amos  
 Debtor

Case No. 20-10173-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db +Michelle Lee Amos, 1038 Georgetown Drive, Reading, PA 19605-3254  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14450170 +Chrysler Capital, PO Box 961245, Fort Worth, TX 76161-0244  
 14450172 +Georgeadis Setley, 4 Park Plaza, 2nd Floor, Reading, PA 19610-1398  
 14450173 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14450174 +MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Met-Ed, 2800 Pottsville Pike, Reading, PA 19605)  
 14450175 +Muhlenberg Township, 210 George St, Reading, PA 19605-3164  
 14450176 N.A.R. Inc., PO Box 505, Linden, MI 48451-0505  
 14450180 +R U I Credit Services, PO Box 1349, Melville, NY 11747-0421  
 14450181 +Reading Parking Authority, 613 Franklin St, Reading, PA 19602-1101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: claputka@laputkalaw.com Feb 07 2020 03:16:48 CHARLES LAPUTKA,  
 Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2020 03:18:01  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2020 03:18:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreign03.ph.ecf@usdoj.gov Feb 07 2020 03:18:05 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14450169 +E-mail/Text: rperez@arcadiarecovery.com Feb 07 2020 03:18:12 Arcadia Recovery Bureau,  
 645 Penn St, Reading, PA 19601-3543  
 14455218 +EDI: AIS.COM Feb 07 2020 08:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14450171 +E-mail/Text: bankruptcy@fult.com Feb 07 2020 03:18:49 Fulton Bank, PO Box 4887,  
 Lancaster, PA 17604-4887  
 14455517 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 07 2020 03:13:34 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14450178 EDI: PRA.COM Feb 07 2020 08:03:00 Portfolio Recovery Associates,  
 120 Corporate Blvd., Suite 100, Norfolk, VA 23502  
 14463317 EDI: PRA.COM Feb 07 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14462933 EDI: Q3G.COM Feb 07 2020 08:03:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14450179 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 07 2020 03:18:18 Quicken Loans, Inc,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14458755 +EDI: CHRM.COM Feb 07 2020 08:04:00 Santander Consumer USA Inc., an Illinois corporation,  
 d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
 14450182 E-mail/Text: bkrcy@ugi.com Feb 07 2020 03:18:39 UGI Utilities Inc, PO Box 13009,  
 Reading, PA 19612-3009  
 14450183 EDI: COMCASTBLCENT Feb 07 2020 08:03:00 Xfinity, PO Box 21129,  
 Saint Paul, MN 55121-0129

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14450177 ##+Neal Metz, 1038 Georgetown Drive, Reading, PA 19605-3254

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Feb 06, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Michelle Lee Amos claputka@laputkalaw.com,  
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Michelle Lee Amos</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-10173-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-2303</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 1/10/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michelle Lee Amos	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1038 Georgetown Drive Reading, PA 19605	
<b>4. Debtor's attorney</b> Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 2/6/20

**For more information, see page 2**

